

Information to identify the case:

Debtor 1	Russell T. Clarke	Social Security number or ITIN	xxx-xx-7083
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey	Date case filed in chapter	13 5/4/14
Case number:	14-19074-KCF	Date case converted to chapter	7 12/2/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Russell T. Clarke	
2. All other names used in the last 8 years		
3. Address	55 East Burgess Dr Piscataway, NJ 08540	
4. Debtor's attorney Name and address	Steven J. Abelson Abelson Law Offices 80 West Main Street PO Box 7005 Freehold, NJ 07728	Contact phone 732-462-4773
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Russell T. Clarke**

Case number **14-19074-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 12/5/16
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856		
7. Meeting of creditors	January 6, 2017 at 10:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/7/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Russell T. Clarke
 Debtor

Case No. 14-19074-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Dec 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2016.

db #+Russell T. Clarke, 55 East Burgess Dr, Piscataway, NJ 08854-6659
 514832752 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514766453 Apollo Group, d/b/a/ University of Phoenix, 4616 E. Elwood Street, Phoenix, AZ 85040
 514766456 +Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394
 514766458 +Charter One, P.O. Box 18204, Bridgeport, CT 06601-3204
 514833608 +Charter One Bank, N.A., 443 Jefferson Boulevard, RJW-135, Warwick, RI 02886-1321
 514766460 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 514766461 +Comcast of Somerset, 100 Randolph St, Somerset, NJ 08873-1384
 514766466 +Gess Gess & Scanlon, 89 Hudson St, 3rd Fl, Hoboken, NJ 07030-5644
 514766469 +Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 514766471 +Malcolm S. Gerald and Associates, 332 S. Michigan Ave, Ste 600, Chicago, IL 60604-4318
 514766473 +Midco Residential Services, 11 Harmich Road, South Plainfield, NJ 07080-4804
 514766475 +Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
 514766477 +PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 514783599 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 514766480 +RBS Citizens Bank, RJW214, P.O. Box 7000, Providence, RI 02940-7000
 514766478 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Bldg One, Wall, NJ 07719-9020
 514766484 +Schrum Plumbing & Heating, 361 Somerset St, New Brunswick, NJ 08901-2250
 514766485 +Security Credit Services, 2623 W. Oxford Loop, Oxford, MS 38655-5442
 514766487 +US Dept of Education/GLELSI, Direct Loans, P.O. Box 530260, Atlanta, GA 30353-0260
 514766488 +Viking, c/o Transworld Systems, P.O. Box 17221, Wilmington, DE 19850-7221
 514766492 +Xtreme Fitness, c/o ASF International, Dept #291, Denver, CO 80281-0001
 514766493 #+Zucker, Goldberg & Ackerman, P.O. Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: sjaesq@atrbkclaw.com Dec 05 2016 23:17:05 Steven J. Abelson,
 Abelson Law Offices, 80 West Main Street, PO Box 7005, Freehold, NJ 07728

tr +EDI: BJMMCDONNELLIII.COM Dec 05 2016 23:03:00 John Michael McDonnell,
 McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2016 23:18:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Dec 05 2016 23:17:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514766452 EDI: HNDA.COM Dec 05 2016 23:03:00 American Honda Finance, P.O. Box 166469,
 Irving, TX 75016
 514774335 EDI: HNDA.COM Dec 05 2016 23:03:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 514766454 +EDI: ARSN.COM Dec 05 2016 23:03:00 ARS National Services, P.O. Box 469046,
 Escondido, CA 92046-9046
 514781564 EDI: AIS.COM Dec 05 2016 23:03:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514766455 EDI: BANKAMER.COM Dec 05 2016 23:04:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998
 514766463 EDI: BANKAMER.COM Dec 05 2016 23:04:00 FIA Card Services, P.O. Box 982235,
 El Paso, TX 79998
 514766457 +EDI: CAPITALONE.COM Dec 05 2016 23:04:00 Capital One, Bankruptcy Dept, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 514905677 EDI: CAPITALONE.COM Dec 05 2016 23:04:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514843024 EDI: RECOVERYCORP.COM Dec 05 2016 23:03:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 514815661 EDI: RECOVERYCORP.COM Dec 05 2016 23:03:00 Capital Recovery V, LLC,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514766459 +EDI: CITICORP.COM Dec 05 2016 23:04:00 Citi Cards, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 514766462 +EDI: CONVERGENT.COM Dec 05 2016 23:04:00 Convergent Outsourcing, 800 SW 39th Street,
 P.O. Box 9004, Renton, WA 98057-9004
 514787596 +EDI: TSYS2.COM Dec 05 2016 23:04:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 514766464 +E-mail/Text: data_processing@fin-rec.com Dec 05 2016 23:17:41 Financial Recovery,
 P.O. Box 385908, Minneapolis, MN 55438-5908
 514796792 +EDI: IRS.COM Dec 05 2016 23:04:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 514766468 +EDI: RESURGENT.COM Dec 05 2016 23:04:00 LVNV Funding, P.O. Box 10497,
 Greenville, SC 29603-0497
 514994508 EDI: RESURGENT.COM Dec 05 2016 23:04:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514766467 +EDI: LEADINGEDGE.COM Dec 05 2016 23:04:00 Leading Edge Recovery,
 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486
 514766472 +EDI: MID8.COM Dec 05 2016 23:03:00 MCM, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 59

Date Rcvd: Dec 05, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514766470 +EDI: TSYS2.COM Dec 05 2016 23:04:00 Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
514766474 +E-mail/Text: cd@musicarts.com Dec 05 2016 23:18:24 Music & Arts, 4626 Wedgewood Blvd, Frederick, MD 21703-7159
514837113 +E-mail/Text: bankruptcy@pseg.com Dec 05 2016 23:17:16 PSE&G, PO Box 490, Cranford NJ 07016-0490, Attn: Bankruptcy Dept
514766483 +E-mail/Text: Supportservices@receivablesperformance.com Dec 05 2016 23:18:45 RPM, P.O. Box 1548, Lynnwood, WA 98046-1548
514766479 +EDI: WFFC.COM Dec 05 2016 23:03:00 Raymour & Flanigan, c/o Wells Fargo Bank, P.O. Box 10475, Des Moines, IA 50306-0475
514766481 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 05 2016 23:19:50 Regional Acceptance Corp, Bankruptcy Dept, 266 Beacon Drive, Winterville, NC 28590-7924
514814098 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 05 2016 23:19:50 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
514766482 +E-mail/Text: info@reliant-cap.com Dec 05 2016 23:18:26 Reliant Capital Solutions, P.O. Box 30469, Columbus, OH 43230-0469
514766486 +EDI: URSI.COM Dec 05 2016 23:03:00 United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
514766489 +EDI: WFFC.COM Dec 05 2016 23:03:00 Wells Fargo Bank, P.O. Box 84712, Sioux Falls, SD 57118-4712
515014551 +EDI: WFFC.COM Dec 05 2016 23:03:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514766490 +EDI: WFFC.COM Dec 05 2016 23:03:00 Wells Fargo Financial, P.O. Box 10475, Des Moines, IA 50306-0475
514766491 +EDI: WFFC.COM Dec 05 2016 23:03:00 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514766477* +PSE&G*, P.O. Box 14444, New Brunswick, NJ 08906-4444
514783600* +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
514783826* +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
514766465 ##+FMS Inc, P.O. Box 707601, Tulsa, OK 74170-7601

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com; NJ95@ecfbis.com
Karen B. Olson on behalf of Creditor WELLS FARGO BANK, N.A. kbo@kkelaw.com, nmm@kkelaw.com
Steven J. Abelson on behalf of Debtor Russell T. Clarke sjaesq@atrbklaw.com, atrbkl@gmail.com
Thomas R. Dominczyk on behalf of Creditor Regional Acceptance Corp.
tdominczyk@mauricewutscher.com

TOTAL: 7